

AMENDMENTS TO THE SPECIFICATION:

Please amend page 15, paragraph 4, to read as follows:

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1A is a flow diagram showing a multilayer architecture for a program controlled system for providing financial data computation, report remittance and funds transfer services over an interactive communications network, according to one aspect of the present invention;

Please amend page 15, paragraph 5, to read as follows:

FIG. 1[A]B is a flow diagram showing operative hardware of the system set forth in FIG. 1A;

Please amend page 16, paragraph 4, to read as follows:

FIG. 7A is a flow diagram illustrating a process for controlling user access to the system of FIG. 1A;

Please amend page 16, paragraph 5, to read as follows: